Case 18-18457 Doc 1 Filed 06/28/18 Entered 06/28/18 17:41:10 Desc Main Document Page 1 of 72

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
Northern District of: Illinois (State)		
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	Chapter 11	
	Chapter 12	Check if this is an
	✓ Chapter 13	amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Robert	
	First name	First name
Write the name that is on your government-issued		
picture identification (for	Middle name	Middle name
example, your driver's license or passport	Bowens	
license or passport	Last name	Last name
Bring your picture	Sr Outfine (On the HEHI)	O. #: (O I. II III)
identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
- All II		
2. All other names you have used in the last	First name	First name
8 years	The traine	riothano
-	Middle name	Middle name
Include your married or maiden names.		
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
	Last Harrie	Last name
3. Only the last 4 digits	XXX - XX- 2912	XXX - XX-
of your Social Security number or		
federal Individual	OR	OR
Taxpayer Identification number	9 xx - xx-	9 xx - xx-
(ITIN)		

Case 18-18457 Doc 1 Filed 06/28/18 Entered 06/28/18 17:41:10 Desc Main Document Page 2 of 72

D	ebtor 1 Hobert First Name	Middle Name Last Name	Case number (if known)
	i ii st ivaine	Wildlie Name Last Name	
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		1241 W. Carmen Ave Apt 2R Number Street	Number Street
		Chicago Illinois 60649	
		City State Zip Code Cook	City State Zip Code
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

Case 18-18457 Doc 1 Filed 06/28/18 Entered 06/28/18 17:41:10 Desc Main Document Page 3 of 72

De	ebtor 1 Robert		Bowens		Case number (if knd	own)	_
	First Name	Middle Name	Last Name				
Pa	rt 2: Tell the Court Abo	ut Your Bankruptcy Ca	ase				
7.	The chapter of the Bankruptcy Code you are choosing to file under		description of each, see <i>Notice</i> D)). Also, go to the top of page			C. § 342(b) for Individuals Filing for opriate box.	
8.	How you will pay the fee	more details about cashier's check, or may pay with a crect lead to pay the following leads to Pay the following leads to Pay the official poverty you choose this op	how you may pay. Typically money order. If your attornation attornation of the card or check with a prese in installments. If you cay our Filing Fee in Installments are be waived (You may recot required to, waive your fairly that applies to your far	y, if yees is some of the content of	ou are paying the submitting your ed address. e this option, sig Official Form 103 this option only and may do so onlize and you are u	the clerk's office in your local court foe fee yourself, you may pay with cash, payment on your behalf, your attorney on and attach the <i>Application for</i> BA). If you are filing for Chapter 7. By law, ly if your income is less than 150% of unable to pay the fee in installments). In the Chapter 7 Filing Fee Waived (Official)	' a f
9.	Have you filed for bankruptcy within the last 8 years?	Ves. District District District		When When - When	MM / DD / YYYY	Case number Case number Case number	
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Ves. Debtor District Debtor District		When When	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known	
11.	Do you rent your residence?	✓ No. Go to Yes. Fill ou				st You (Form 101A) and file it with	

Case 18-18457 Doc 1 Filed 06/28/18 Entered 06/28/18 17:41:10 Desc Main Document Page 4 of 72

Debtor 1 Robert Bowens Case number (if known) First Name Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance Bankruptcy Code and sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are vou a small business debtor? Ⅵ I am not filing under Chapter 11. For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ✓ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

Case 18-18457 Doc 1 Filed 06/28/18 Entered 06/28/18 17:41:10 Desc Main Document Page 5 of 72

Debtor 1 Robert Bowens Case number (if known) First Name Middle Name Last Name Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have ✓ I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan, Attach a copy of the certificate and the payment plan, The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you plan, if any. plan, if any. are not eligible to file. I certify that I asked for credit counseling services ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: I have a mental illness or a mental I have a mental illness or a mental Incapacity. Incapacity. deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. Disability. My physical disability causes me to Disability. My physical disability causes me to be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing

about credit counseling, you must file a motion for

waiver of credit counseling with the court.

about credit counseling, you must file a motion for

waiver of credit counseling with the court.

Case 18-18457 Doc 1 Filed 06/28/18 Entered 06/28/18 17:41:10 Desc Main Document Page 6 of 72

Debtor 1 Robert Bowens Case number (if known) First Name Middle Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do "incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded □ No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **1**-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do vou estimate that you owe? 100-199 10,001-25,000 More than 100,000 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets to be worth? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Robert Bowens Signature of Debtor 1 Signature of Debtor 2 Executed on __6/28/2018 Executed on MM / DD / YYYY MM / DD / YYYY

Case 18-18457 Doc 1 Filed 06/28/18 Entered 06/28/18 17:41:10 Desc Main Document Page 7 of 72

Debtor 1 Robert		Bowens	Case number (if k	nown)
First Name	Middle Name	Last Name	<u> </u>	
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	, or 13 of title 11, United	ave informed the debtor(s) about States Code, and have explained the so certify that I have delivered to the
If you are not	debtor(s) the notice requ	uired by 11 U.S.C. § 3	342(b) and, in a case in w	hich § 707(b)(4)(D) applies, certify that I
represented by an				iles filed with the petition is incorrect.
attorney, you do not	_			, , , , , , , , , , , , , , , , , , ,
need to file this page.	/s/ Hilary L Jabs		Date	6/28/2018
	Signature of Attorney	for Debtor		M / DD / YYYY
	o.g.rataro o. 7 tito.rroy			
	Hilary L Jabs			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	enue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone	3122234975	Email address	hjabs@semradlaw.com
			Illinois	
	Bar number		State	

Case 18-18457 Doc 1 Filed 06/28/18 Entered 06/28/18 17:41:10 Desc Main Document Page 8 of 72

mation to identify your ca	ase:		
Robert		Bowens	
First Name	Middle Name	Last Name	
First Name	Middle Name	Last Name	
Bankruptcy Court for the:	Northern	District of Illinois	
		(State)	
	Robert First Name	First Name Middle Name First Name Middle Name	Robert Bowens First Name Middle Name Last Name First Name Middle Name Last Name Bankruptcy Court for the: Northern District of Illinois

Check if this is an
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
	value of what you own
. Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
Ta. Copy line 35, Total real estate, from <i>Scredule AVB</i>	\$5,900.00
1b. Copy line 62, Total personal property, from Schedule A/B	43,900.00
1c. Copy line 63, Total of all property on Schedule A/B	\$5,900.00
art 2: Summarize Your Liabilities	
	V. Pakiri
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0.00
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
	\$16,622.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	
Your total liabilities	\$16,622.00
	,
art 3: Summarize Your Income and Expenses	
. Schedule I: Your Income (Official Form 106I)	
Copy your combined monthly income from line 12 of Schedule I	\$2,000.00
Cohadula II Vous Espanaga (Official Form 10C II)	
Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22, Column A, of Schedule J	\$1,850.00

Case 18-18457 Doc 1 Filed 06/28/18 Entered 06/28/18 17:41:10 Desc Main Document Page 9 of 72

Deb	otor 1 Robert	Bowens	Case number (if known)	
		e Name Last Name		
Part	4: Answer These Questions for A	dministrative and Statistical Red	ords	
6. A	Are you filing for bankruptcy under Chapt	ers 7, 11, or 13?		
		part of the form. Check this box and sul	omit this form to the court with your other so	chedules.
Ŀ	Yes.			
7. W	What kind of debt do you have?			
Ŀ	Your debts are primarily consumer defamily, or household purpose. 11 U.S.C		ed by an individual primarily for a personal, cal purposes. 28 U.S.C. § 159.	
	Your debts are not primarily consume this form to the court with your other so		n this part of the form. Check this box and s	ubmit
	From the Statement of Your Current Mor Form 122A-1 Line 11; OR , Form 122B Line		nonthly income from Official	\$2,000.00
9.	Copy the following special categories of	of claims from Part 4, line 6 of Sched	ule E/F:	
	From Part 4 on Schedule E/F, copy the	following:	Total claim	
	9a. Domestic support obligations (Copy lin	e 6a.)	\$0.00	
	9b. Taxes and certain other debts you owe	the government. (Copy line 6b.)	\$0.00	
	9c. Claims for death or personal injury while	e you were intoxicated. (Copy line 6c.)	\$0.00	
	9d. Student loans. (Copy line 6f.)		\$0.00	
	9e. Obligations arising out of a separation priority claims. (Copy line 6g.)	agreement or divorce that you did not re	eport as \$0.00	
	9f. Debts to pension or profit-sharing plans	s, and other similar debts. (Copy line 6h	.) \$0.00	

\$0.00

9g. Total. Add lines 9a through 9f.

Case 18-18457 Doc 1 Filed 06/28/18 Entered 06/28/18 17:41:10 Desc Main Document Page 10 of 72

Fill in this	information to identify your o	ase:			
Debtor 1	Robert		Bowens		
Debtor 1	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if fi	ling) First Name	Middle Name	Last Name		
	ates Bankruptcy Court for the:	Northern	District of Illinois		
Case num			(State)		
(If known)	- L F 100 A /D				Check if this is an
	al Form 106A/B				amended filing
Sche	dule A/B: Prope	erty			12/1
category v responsibl write your	where you think it fits best. I le for supplying correct infor name and case number (if I	Be as complete and acc mation. If more space i (nown). Answer every q	asset only once. If an asset fits in more curate as possible. If two married peop s needed, attach a separate sheet to t uestion. Other Real Estate You Own or H	le are filing together, both a his form. On the top of any a	are equally
1. Do you	ı own or have any legal or e	quitable interest in any	residence, building, land, or similar pr	operty?	
✓	No. Go to Part 2				
	Yes. Where is the property?				
1.1	Street address, if available, or	other description	t is the property? Check all that apply. Single-family home	the amount of any secu	claims or exemptions. Put tred claims on Schedule D: nims Secured by Property.
			Duplex or multi-unit building Condominium or cooperative	Current value of the	Current value of the
		<u> </u>	Manufactured or mobile home	entire property?	portion you own?
	Number Street		and	Describe the nature o	f vour ownership
			nvestment property -imeshare	interest (such as fee s the entireties, or a life	simple, tenancy by
	City State		Other	——————————————————————————————————————	e estate), ii kilowii.
		Who one.	has an interest in the property? Check		mmunity property
			Debtor 1 only	ы	
			Debtor 2 only		
		<u> </u>	Debtor 1 and Debtor 2 only		
			At least one of the debtors and another	in them, and an local	
			er information you wish to add about the erty identification number:	ils item, such as local	
If you	own or have more than one, li	st here:			
4.0			t is the property? Check all that apply.		claims or exemptions. Put ired claims on <i>Schedule D:</i>
1.2	Street address, if available, or	other description	Single-family home		aims Secured by Property.
		<u> </u>	Duplex or multi-unit building Condominium or cooperative	Current value of the	Current value of the
			Manufactured or mobile home	entire property?	portion you own?
	Number Street	<u> </u>	and	Describe the nature o	f vour ownership
		<u> </u>	nvestment property	interest (such as fee s	simple, tenancy by
	City State		imeshare Other	the entireties, or a life	e estate), if known.
		Who one.	has an interest in the property? Check		ommunity property
			Debtor 1 only	Ц	
			Debtor 2 only		
		H	Debtor 1 and Debtor 2 only		
		Ħ <i>^</i>	At least one of the debtors and another		
			er information you wish to add about the erty identification number:	is item, such as local	

Case 18-18457 Doc 1 Filed 06/28/18 Entered 06/28/18 17:41:10 Desc Main Document Page 11 of 72

Debtor 1	Robert	Bowens	se number (if known)
	First Name N	Middle Name Last Name	
1.3 Stre	et address, if available, or other des	Scription Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? Current value of the portion you own?
Nur	nber Street State Zip C	Land Investment property Timeshare Other	Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
		Who has an interest in the property? Ched Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about	
	the dollar value of the portion y ve attached for Part 1. Write that	property identification number:	any entries for pages
		>	
o you ov ou own t	hat someone else drives. If you lea ans, trucks, tractors, sport utility vel	able interest in any vehicles, whether they are regist use a vehicle, also report it on Schedule G: Executory Conhicles, motorcycles	•
Ye	s		
3.1		Who has an interest in the property? one. Debtor 1 only	Check Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.
	Approximate mileage: Other information:	Debtor 2 only Debtor 1 and Debtor 2 only	Current value of the entire property? Current value of the portion you own?
		At least one of the debtors and anote Check if this is community prope instructions)	
3.2	Make Model: Year:	Who has an interest in the property? one. Debtor 1 only	Check Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D. Creditors Who Have Claims Secured by Property.</i>
	Approximate mileage: Other information:	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anot	Current value of the entire property? Current value of the portion you own?
		Check if this is community prope instructions)	

Case 18-18457 Doc 1 Filed 06/28/18 Entered 06/28/18 17:41:10 Desc Main Document Page 12 of 72

tor 1	Robert	Bowens Case nu	ımber <i>(if known)</i>
	First Name N	Middle Name Last Name	
3.3	Make Model: Year: Approximate mileage: Other information:	Who has an interest in the property? Checone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (sinstructions)	the amount of any secured claims on Schedule Creditors Who Have Claims Secured by Property Current value of the entire property? Current value of the portion you own?
3.4	Make Model: Year: Approximate mileage:	Who has an interest in the property? Checone. Debtor 1 only	the amount of any secured claims on Schedule Creditors Who Have Claims Secured by Property
	Other information:	Debtor 2 only Debtor 1 and Debtor 2 only	Current value of the entire property? Current value of the portion you own?
		At least one of the debtors and another	
		Check if this is community property (s instructions) ATVs and other recreational vehicles, other vehicles, and onal watercraft, fishing vessels, snowmobiles, motorcycle acce	accessories
Exar	nples: Boats, trailers, motors, perso No Yes Make	instructions) ATVs and other recreational vehicles, other vehicles, and onal watercraft, fishing vessels, snowmobiles, motorcycle acce Who has an interest in the property? Check	accessories ssories by Do not deduct secured claims or exemptions. F
Exar	nples: Boats, trailers, motors, perso No Yes	instructions) ATVs and other recreational vehicles, other vehicles, and onal watercraft, fishing vessels, snowmobiles, motorcycle acce	accessories ssories by Do not deduct secured claims or exemptions. Puthe amount of any secured claims on Schedule Creditors Who Have Claims Secured by Property
Exar	nples: Boats, trailers, motors, personno No Yes Make Model: Year:	who has an interest in the property? Checone. Debtor 1 only	accessories Socies Do not deduct secured claims or exemptions. Find the amount of any secured claims on Schedule Creditors Who Have Claims Secured by Property Current value of the entire property? Current value of the portion you own?
4.1	Make Model: Other information: Make Model: Year: Make Model: Year:	who has an interest in the property? Checone. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see	accessories Ssories Do not deduct secured claims or exemptions. Find the amount of any secured claims on Schedule Creditors Who Have Claims Secured by Property Current value of the entire property? Current value of the portion you own?
4.1	nples: Boats, trailers, motors, personnels: Boats, personnels: Boat	who has an interest in the property? Check if this is community property? Check one. Who has an interest in the property? Check instructions) Who has an interest in the property? Check one.	Do not deduct secured claims or exemptions. If the amount of any secured claims on Schedule Creditors Who Have Claims Secured by Propert Current value of the entire property? Current value of the portion you own? Current value of the portion you own?

Case 18-18457 Doc 1 Filed 06/28/18 Entered 06/28/18 17:41:10 Desc Main Document Page 13 of 72

Debtor 1 Robert Bowens Case number (if known) First Name Middle Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Bed \$1200.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Cell phone, TV, Tablet \$700.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Misc. Clothing \$4000.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Nο Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list **✓** No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$5900.00 for Part 3. Write that number here

Case 18-18457 Doc 1 Filed 06/28/18 Entered 06/28/18 17:41:10 Desc Main Document Page 14 of 72

Debtor 1 Robert Bowens Case number (if known) First Name Middle Name Last Name **Describe Your Financial Assets** Part 4: Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: Netspend \$0.00 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ◪ No Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

Case 18-18457 Doc 1 Filed 06/28/18 Entered 06/28/18 17:41:10 Desc Main Document Page 15 of 72

Debt	tor 1 Robert		Bowens	Case number <i>(if known)</i>	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotial include personal checks, cashiers' ents are those you cannot transfer	checks, promissory no	tes, and money orders.	
	✓ No Yes. Give specific information about them	Issuer name:			
21.	Retirement or pension Examples: Interests in II		, thrift savings accounts	s, or other pension or profit-sharing plans	
	✓ No	Town of accounts	La akka akka a manana		
	Yes. List each account	Type of account: 401(k) or similar plan:	Institution name:		
	separately.	Pension plan:			
		IRA:			
		Retirement account:	-		
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments d deposits you have made so that with landlords, prepaid rent, public			
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	_	or a periodic payment of money to	you, either for life or for	r a number of years)	
	✓ No Yes	Issuer name and description:			

Case 18-18457 Doc 1 Filed 06/28/18 Entered 06/28/18 17:41:10 Desc Main Document Page 16 of 72

Debto	or 1 Robert		Bowens	Case number (if known)	
	First Name	Middle Name	Last Name		
24.		ducation IRA, in an account in a (b)(1), 529A(b), and 529(b)(1).	a qualified ABLE program, or und	der a qualified state tuition program.	
	No Ins	titution name and description. Sep	parately file the records of any interest	sts.11 U.S.C. § 521(c):	
	_				
25.	Trusts, equitable	or future interests in property	(other than anything listed in line	e 1), and rights or powers	
	exercisable for your No	our benefit			
	Yes. Describe.				
26.			and other intellectual property eds from royalties and licensing agre	eements	
	✓ No Yes. Describe				
27.		ses, and other general intangilg permits, exclusive licenses, coop	bles perative association holdings, liquor	licenses, professional licenses	
	✓ No				
	Yes. Describe.				
Mon	ey or property o	owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ey or property o				portion you own? Do not deduct secured
					portion you own? Do not deduct secured
	Tax refunds owed ✓ No			Federal:	portion you own? Do not deduct secured
	Tax refunds owed No Yes. Give speciabout the you alrea	to you ific information em, including whether dy filed the returns		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed No Yes. Give spectabout the you alreat and the terms.	to you ific information em, including whether			portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed No Yes. Give spectors about the you alreat and the to the stamples: Past due	ific information em, including whether dy filed the returns ax years	support, child support, maintenance	State:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed No Yes. Give spectors about the you alreat and the the term of the term	to you ific information em, including whether dy filed the returns ax years	support, child support, maintenance	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed No Yes. Give spectors about the you alreat and the the term of the term	ific information em, including whether dy filed the returns ax years	support, child support, maintenance	State: Local: divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed No Yes. Give spectors about the you alreat and the the term of the term	to you ific information em, including whether dy filed the returns ax years	support, child support, maintenance	State: Local: e, divorce settlement, property settlemen Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t
28.	Tax refunds owed No Yes. Give spectors about the you alreat and the the term of the term	to you ific information em, including whether dy filed the returns ax years	support, child support, maintenance	State: Local: Alimony: Maintenance: Support: Divorce settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed ✓ No Yes. Give spectors about the you alreat and the total support Examples: Past due ✓ No Yes. Give spectors about the you alreat and the total support Examples: Past due ✓ No Yes. Give spectors	to you ific information em, including whether dy filed the returns ax years	support, child support, maintenance	State: Local: divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
28. 29.	Tax refunds owed No Yes. Give spect about the you alreat and the the term of	to you ific information em, including whether dy filed the returns ax years e or lump sum alimony, spousal s ific information	ents, disability benefits, sick pay, vac	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00
28. 29.	Tax refunds owed No Yes. Give spectabout the you alreat and the to the spectabout the young area and the to the spectamples: Past due Yes. Give spectage of the spectage of t	ific information em, including whether dy filed the returns ax years e or lump sum alimony, spousal s ific information	ents, disability benefits, sick pay, vac	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00
28. 29.	Tax refunds owed No Yes. Give spect about the you alreat and the the term of	ific information Im, including whether Idy filed the returns In ax years In or lump sum alimony, spousal so Infic information	ents, disability benefits, sick pay, vac	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00

Case 18-18457 Doc 1 Filed 06/28/18 Entered 06/28/18 17:41:10 Desc Main Document Page 17 of 72

Deb ¹	tor 1 Robert	Bowens	Case number (if known)	
	First Name Middle Nar	ne Last Name		
31.	Interests in insurance policies Examples: Health, disability, or life insurance; h	nealth savings account (HSA); credit, ho	omeowner's, or renter's insurance	
	☐ No			
	Yes. Name the insurance company	Company name:	Beneficiary:	Surrender or refund value:
	of each policy and list its value	Term Life Insurance	Daughter	\$0.00
				_
32.	Any interest in property that is due you fro If you are the beneficiary of a living trust, experproperty because someone has died.		, or are currently entitled to receive	
	✓ No			
	Yes. Describe			
33.	Claims against third parties, whether or no Examples: Accidents, employment disputes, in		a demand for payment	
	No No Describe			1
	Yes. Describe			
				1
34.	Other contingent and unliquidated claims to set off claims	of every nature, including counterc	laims of the debtor and rights	
	✓ No			
	Yes. Describe			
35.	Any financial assets you did not already lis	t		
	✓ No			
	Yes. Describe]
	_			
36.	Add the dollar value of all of your entries for Part 4. Write that number here	,		
Part	5: Describe Any Business-Related P	roperty You Own or Have an In	terest In. List any real estate in Pa	ırt 1.
37.	Do you own or have any legal or equitable	interest in any business-related pro	pperty?	
	No. Go to Part 6.			Current value of the
	Yes. Go to line 38.			portion you own? Do not deduct secured claims
38	Accounts receivable or commissions you a	Iready earned		or exemptions
33.				
	✓ No Yes. Describe]
20	Office againment furnishing and a self-	_		
39.	Office equipment, furnishings, and supplies Examples: Business-related computers, software		chines, rugs, telephones, desks, chairs, ele	ectronic devices
	✓ No			
	Yes. Describe]

Case 18-18457 Doc 1 Filed 06/28/18 Entered 06/28/18 17:41:10 Desc Main Document Page 18 of 72

Deb	tor 1 Robert	Bowens	Case number (if known)	
	First Name Middle Na	ne Last Name		
40.	Machinery, fixtures, equipment, supplies y	ou use in business, and tools of your	trade	
	₩ No			
	Yes. Describe			
41.	Inventory			
	No No			
	Yes. Describe			
40				
42.	Interests in partnerships or joint ventures			
	✓ No			
	Yes. Give specific	Name of entity:	% of ownership:	
	information about			
	them			_
				<u> </u>
43. (Customer lists, mailing lists, or other compi	lations		
	☑ No			
		ifialala information (an alafin ad in 11 II C	0.0.6.101.01.0.0.0	
	Yes. Do your lists include personally ident	inable information (as defined in 11 U.S	s.C. § 101(41A))?	
	□ No			
	<u></u>			
	Yes. Describe			
44.	Any business-related property you did not	already list		
	✓ No			
	Yes. Give specific			
	information			
				<u> </u>
				
				<u> </u>
45. A	add the dollar value of all of your entries from	n Part 5, including any entries for pa	iges you have attached	
	art 5. Write that number here			
<u> </u>				
Part	t 6: Describe Any Farm- and Commer		ou Own or Have an Interest In.	
	If you own or have an interest in farmland, list	it in Part 1.		
46.	Do you own or have any legal or equitable	interest in any farm- or commercial	fishing-related property?	
				Current value of the
	No. Go to Part 7.			portion you own?
	Yes. Go to line 47.			Do not deduct secured claims
				or exemptions
47.	Farm animals			
	Examples: Livestock, poultry, farm-raised fish			
	No.			
	✓ No			
	Yes. Describe			

Case 18-18457 Doc 1 Filed 06/28/18 Entered 06/28/18 17:41:10 Desc Main Document Page 19 of 72

Debt	or 1 Robert First Name		owens (Case number (if known)	
48.	Crops-either growing of		ist ivallie		
	. No				
	Yes. Describe				
49.	Farm and fishing equip	oment, implements, machinery, fixture	s, and tools of trade		
	✓ No				
	Yes. Describe				
					
50.		ies, chemicals, and feed			
	✓ No Yes. Describe				
51.	Any farm- and comme	 cial fishing-related property you did n	ot already list		
	V No				
	Yes. Describe				
52. A	dd the dollar value of al	I of your entries from Part 6, including	any entries for pages you	ı have attached	
for Pa ▶	ert 6. Write that number	here			
Part		perty You Own or Have an Intere		List Above	
53.		perty of any kind you did not already lis s, country club membership	st:		
	✓ No				
	Yes. Give specific information				
54. A	dd the dollar value of al	l of your entries from Part 7. Write tha	t number here		<u> </u>
Part 8	List the Totals of	Each Part of this Form			
55 F	Part 1: Total real estate	, line 2		•	
00.1	art ii rotai roai ootato	, 2			
-	oart 2 total vehicles, line	e 5 d household items, line 15			
	·	·	\$5900.00		
	art 4: Total financial as				
	Part 5: Total business-re	ishing-related property, line 52			
	Part 7: Total other prope				
		Add lines 56 through 61.			
υ <u>ς</u> . Ι	otai poi sonai property.	, aa mioo oo allougii o i	\$5900.00	Copy personal property total	+ \$5900.00
					\$5900.00
63. T	otal of all property on S	chedule A/B. Add line 55 + line 62			

Case 18-18457 Doc 1 Filed 06/28/18 Entered 06/28/18 17:41:10 Desc Main Document Page 20 of 72

Fill	in this inforr	nation to identify your ca	ase:			
Doh	otor 1	Robert		Bowens		
Der	ו וטו	First Name	Middle Name	Last Name		
	otor 2 ouse, if filing)	First Name	Middle Name	Last Name		
		ankruptcy Court for the:		istrict of Illinois		
Cas	se number			(State)		
(If kn	nown)					Chook if this is an
Of	ficial I	Form 106C				Check if this is an amended filing
Sc	hedule	C: The Prop	erty You Claim a	s Exempt		04/16
info as e addi For stat the tax- und you	each item e a specif amount o exempt re er a law tr r exemption Which set	Ising the property you nore space is needed, les, write your name an of property you claim dollar amount as of any applicable state the time that limits the exemption would be limited to tify the Property You of exemptions are you are claiming state and fer	u listed on Schedule A/B: If fill out and attach to this pind case number (if known) im as exempt, you must sexempt. Alternatively, you utory limit. Some exempt as be unlimited in dollar atton to a particular dollar to the applicable statutory. Claim as Exempt Claiming? Check one only, evideral nonbankruptcy exempt	Property (Official Form 106 page as many copies of Page 2). Specify the amount of the unay claim the full fair many claim the full fair many claim the full fair many claim the such as those for hamount. However, if you camount and the value of yamount. See if your spouse is filing with thions. 11 U.S.C. § 522(b)(3)	SA/B) as your sound art 2: Additional art 2: Additional art 2: Additional arket value of the alth aids, right the property is a second art and a second arket are art are art are art are	consible for supplying correct curce, list the property that you claim Page as necessary. On the top of any claim. One way of doing so is to the property being exempted up to the top of any to the top of any doing so is to the property being exempted up to the top of any top to the property being exempted up to the top of the property being exempted up to the top of the property being exempted up to the top of the property being exempted up to the property being exempted up to the top of the property being exempted up to the property being exem
2.	_	_	mptions. 11 U.S.C. § 522(b)(2 dule A/B that you claim as e		below.	
		ription of the property and the hedule A/B that lists the	is the portion you own Copy the value from	Amount of the exemption y Check only one box for each		Specific laws that allow exemption
			Schedule A/B			
	Brief description	:	\$0.00	✓		735 ILCS 5/12-1001(b)
	Other	financial account,		\$0 100% of fair market va	lue un to any	-
	Netsp Line from Schedule			applicable statutory lim	, i	
	Brief					735 ILCS 5/12-1001(b)
	description Bed	:	\$1,200.00	\$1,200.	.00	
	Line from Schedule	A/B: 06		100% of fair market va applicable statutory lim		
3.	(Subject to	adjustment on 4/01/19 a	temption of more than \$160, and every 3 years after that for a	cases filed on or after the date o	,	

No Yes

Case 18-18457 Doc 1 Filed 06/28/18 Entered 06/28/18 17:41:10 Desc Main Document Page 21 of 72

Deb	tor 1 Robert		owens Case number	(if known)
	First Name Mide	dle Name L	ast Name	
Par	Additional Page			
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption	Specific laws that allow exemption
	Brief description: Misc. Clothing Line from Schedule A/B: 11	\$4,000.00	\$4,000.00 100% of fair market value, up to applicable statutory limit	735 ILCS 5/12-1001(a)
-	Brief description: Cell phone, TV, Tablet Line from Schedule A/B: 07	\$700.00	\$700.00 100% of fair market value, up to applicable statutory limit	735 ILCS 5/12-1001(b)
_	Brief description: Term Life Insurance Line from Schedule A/B: 31	\$0.00	\$0 100% of fair market value, up to applicable statutory limit	735 ILCS 5/12-1001(f)

Case 18-18457 Doc 1 Filed 06/28/18 Entered 06/28/18 17:41:10 Desc Main Document Page 22 of 72

Fill in th	nis information to identify your	case:				
Debtor	1 Robert		Bowens			
	First Name	Middle Name	Last Name			
Debtor						
(Spouse,	if filing) First Name	Middle Name	Last Name			
United	States Bankruptcy Court for the	: Northern	District of Illinois			
			(State)			
Case n						
Offic	cial Form 106D					Check if this is an amended filing
Sch	edule D: Credi	tors Who Ha	ve Claims Secur	ed by Prop	erty	12/15
more sp			le are filing together, both are eques the entries, and attach it to			
1. D e	any creditors have claims	secured by your proper	rty?			
~	No. Check this box and su	omit this form to the court	with your other schedules. You ha	ve nothing else to repo	rt on this form.	
Ē	Yes. Fill in all of the informa	tion below.				
Part 1:	List All Secured Claims					
fo		reditor has a particular claim	ured claim, list the creditor separately, list the other creditors in Part 2. As ig to the creditor's name.	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any

Case 18-18457 Doc 1 Filed 06/28/18 Entered 06/28/18 17:41:10 Desc Main Document Page 23 of 72

Fill	n this inforr	nation to identify your c	ase:					
Deb	tor 1	Robert		Bowens				
		First Name	Middle Name	Last Name				
	tor 2	F: N						
(Spo	use, if filing)	First Name	Middle Name	Last Name				
Unit	ed States B	ankruptcy Court for the:	Northern	District of Illinois (State)				
Cas (If kno	e number own)	-		. , ,				
Off	ficial F	orm 106E/F				Ch	eck if this is an	n amended filing
Sc	hedu	le E/F: Cre	ditors Who	Have Uns	ecured Claims			12/15
othe Form clain the e knov	r party to a n 106A/B) a ns that are entries in tl vn).	ny executory contracts ind on Schedule G: Exe listed in Schedule D: C ne boxes on the left. At	s or unexpired leases that cutory Contracts and Une reditors Who Hold Claims	could result in a cla expired Leases (Offici Secured by Propert	aims and Part 2 for creditors wi im. Also list executory contract al Form 106G). Do not include a r. If more space is needed, copy he top of any additional pages,	s on <i>Sched</i> any credito the Part y	<i>ule A/B: Prop</i> rs with partia ou need, fill i	perty (Official ally secured it out, number
1.	-	editors have priority un Go to Part 2.	secured claims against y	ou?				
2.	listed, iden As much a Continuati	tify what type of claim it as possible, list the claims on Page of Part 1. If mor	is. If a claim has both priorit	y and nonpriority amo ding to the creditor's n particular claim, list the		both priorit	y and nonprio	rity amounts.
						Total claim	Priority amount	Nonpriority amount

Case 18-18457 Doc 1 Filed 06/28/18 Entered 06/28/18 17:41:10 Desc Main Document Page 24 of 72

Debtor 1 Robert Bowens Case number (if known) First Name Middle Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **V** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 City of Chicago - Dep't of Revenue \$15,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a PO Box 88292 Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60608 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify _ Parking Tickets Is the claim subject to offset? No Yes CONVERGENT OUTSOURCING \$734.00 Last 4 digits of account number 4463 Nonpriority Creditor's Name When was the debt incurred? 7/2014 10750 HAMMERLY BLVD #200 Number Street As of the date you file, the claim is: Check all that apply. Contingent Houston 77043 Unliquidated Citv State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only $\overline{}$ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **V** ORIGINAL CREDITOR: **V** No Other. Specify COMCAST Yes **DIVERSIFIED CONSULTANT** 4.3 \$888.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 4/2017 10550 DEERWOOD PARK BLVD Number Street As of the date you file, the claim is: Check all that apply. Contingent 32256 JACKSONVILLE Florida Unliquidated City Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts 001 Collection; Collecting for Is the claim subject to offset? |✓| ORIGINAL CREDITOR DISH No **NETWORK** Other. Specify Yes

Case 18-18457 Doc 1 Filed 06/28/18 Entered 06/28/18 17:41:10 Desc Main Document Page 25 of 72

ebtor 1	Robert			Bowens	Case number (if known)
	First Name		Middle Name	Last Name	
art 3:	List Others to	Be Notified	About a Debt That	t You Already List	sted
colle colle cred	ection agency is ection agency h	s trying to colle lere. Similarly, i u do not have a	ct from you for a de f you have more tha	bt you owe to some in one creditor for a	cy, for a debt that you already listed in Parts 1 or 2. For example, if a seone else, list the original creditor in Parts 1 or 2, then list the any of the debts that you listed in Parts 1 or 2, list the additional by debts in Parts 1 or 2, do not fill out or submit this page.
Nam	е			On which ent	ntry in Part 1 or Part 2 did you list the original creditor?
	W JACKSON BL nber Street	_VD S-400		Line 4.1	one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims
	CAGO	Illinois	60604	Last 4 digits	s of account number
City		State	Zip Code	_	

Case 18-18457 Doc 1 Filed 06/28/18 Entered 06/28/18 17:41:10 Desc Main Document Page 26 of 72

Debtor 1 Robert Bowens Case number (if known)

Part 4: Add th	ne Amounts for Each Type of Unsecured Claim		
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	for s	tatistical reporting purposes
			Total claims
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00
			Total claims
Total claims from Part 2	6f. Student loans	6f.	\$0.00
IIOIII Part 2	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$16,622.00
	6j. Total. Add lines 6f through 6i.	6j.	\$16,622.00

Case 18-18457 Doc 1 Filed 06/28/18 Entered 06/28/18 17:41:10 Desc Main Document Page 27 of 72

Name Last Name	Middle Name	Et a NI	
		First Name	
			Debtor 2
Name Last Name	Middle Name	First Name	(Spouse, if filing)
District of Illinois	Northern	ankruptcy Court for the:	United States E
(State)			
			Case number
	Northern	ankruptcy Court for the:	

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

Case 18-18457 Doc 1 Filed 06/28/18 Entered 06/28/18 17:41:10 Desc Main Document Page 28 of 72

		D	cument rage	5 20 01 72
Fill in this in	nformation to identify your o	case:		
Debtor 1	Robert First Name	Middle Name	Bowens Last Name	
Debtor 2 (Spouse, if filir		Middle Name	Last Name	
	es Bankruptcy Court for the:	Northern	District of Illinois	
Case numb	per		(State)	
(If known)	-			Check if this is an amended filing
	al Form 106H ule H: Your Cod	debtors		12/15
the entries known). An		tach the Additional Page	e to this page. On the top	space is needed, copy the Additional Page, fill it out, and number op of any Additional Pages, write your name and case number (if a codebtor.)
Idaho,	Louisiana, Nevada, New Me. No. Go to line 3. 'es. Did your spouse, forme No	xico, Puerto Rico, Texas, Wer spouse, or legal equiva	ashington, and Wisconsin.	time?
	Yes. In which community	ty state or territory did yo	u live?	Fill in the name and current address of that person.
	Name of your spouse,	former spouse, or legal equ	ivalent	
	Number Street			
	City	State	Zip Cod	de
		-	-	if your spouse is filing with you. List the person shown in line 2 have listed the creditor on Schedule D (Official Form 106D),

Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

Official Form 106H Schedule H: Your Codebtors page 1

Case 18-18457 Doc 1 Filed 06/28/18 Entered 06/28/18 17:41:10 Desc Main Document Page 29 of 72

				3			
Fill in this in	nformation to identify	your case:					
Debtor 1	Robert		Bower	ns			
	First Name	Middle Name	Last N	ame		Che	ck if this is:
Debtor 2	g) First Name	Middle Name	Last N	omo		/	An amended filing
(Opouse, ii iiiii	9/ First Name	Middle Name					A supplement showing post-petition chapter 1:
United States the:	s Bankruptcy Court for	Northern	District of Illi	nois tate)			expenses as of the following date:
Case numbe	er						MM / DD / YYYY
· ,	Form 106I						VIIII DD / TTTT
	ıle I: Your In	come					12/1:
responsible information spouse. If m number (if k	for supplying correct about your spouse. I	t information. If you are If you are separated and I, attach a separate she y question.	e married and d your spous	d not fi se is no	ling joint t filing w	ly, and you ith you, do	and Debtor 2), both are equally r spouse is living with you, include not include information about your onal pages, write your name and case
1 Fill in vo	our employment		Debtor 1				Debtor 2
informat							
If you ha	ve more than one job,	Employment status	✓ Emplo	-			Employed
attach a separate page with			Not Er	Not Employed			Not Employed
employer	on about additional 's.	Occupation	Self-emplo	yment			
	part time, seasonal, or	Employer's name					
•	loyed work.	Employer's address					
•	on may include student maker, if it applies.		Number Str	eet			Number Street
			City		State	Zip Code	City State Zip Code
		How long employed there?					
Part 2: G	ive Details About N	Monthly Income					
spouse unle If you or you	ess you are separated.	e more than one employer,	-			employers fo	rite \$0 in the space. Include your non-filing r that person on the lines below. If you need For Debtor 2 or non-filing spouse
		ary, and commissions (befo , calculate what the monthly		2.		\$0.00	
3. Estima	ite and list monthly ove	rtime pay.		3		+ \$0.00	
4. Calcul	ate gross income. Add I	ine 2 + line 3.		4.		\$0.00	

Case 18-18457 Doc 1 Filed 06/28/18 Entered 06/28/18 17:41:10 Desc Main Document Page 30 of 72

First Name	Middle Name Last	ens Name	Case number	(if	
T iist Naiile	Wildle Name Last	Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here		→ 4.	\$0.00		
5. List all payroll deductions:					
5a. Tax, Medicare, and Social Secu	rity deductions	5a.	\$0.00		
5b. Mandatory contributions for re	tirement plans	5b.	\$0.00		
5c. Voluntary contributions for reti	rement plans	5c.	\$0.00		
5d. Required repayments of retirer	nent fund loans	5d.	\$0.00		
5e. Insurance		5e.	\$0.00		
5f. Domestic support obligations		5f.	\$0.00		
5g. Union dues		5g.	\$0.00		
5h. Other deductions. Specify:		5h. +	\$0.00 +		
6. Add the payroll deductions. Add line +5h.	es 5a + 5b + 5c + 5d + 5e +5f + 5	g 6.	\$0.00		
7. Calculate total monthly take-home	pay. Subtract line 6 from line 4.	7.	\$0.00		
8. List all other income regularly rece	ived:				
8a. Net income from rental propert business, profession, or farm					
Attach a statement for each prope gross receipts, ordinary and neces the total monthly net income.		8a.	\$2,000.00		
8b. Interest and dividends		8b.	\$0.00		
8c. Family support payments that y dependent regularly receive	ou, a non-filing spouse, or a				
Include alimony, spousal support divorce settlement, and property s		8c.	\$0.00		
8d. Unemployment compensation		8d.	\$0.00		
8e. Social Security		8e.	\$0.00		
8f. Other government assistance the Include cash assistance and the vacash assistance that you receive, sunder the Supplemental Nutrition housing subsidies Specify:	alue (if known) of any non- such as food stamps (benefits	8f.	\$0.00		
8g. Pension or retirement income		8g.	\$0.00		
8h. Other monthly income. Specify:		8h. +	\$0.00 +		
9. Add all other income Add lines 8a +	8b + 8c + 8d + 8e + 8f +8g + 8h	. 9.	\$2,000.00		
10. Calculate monthly income. Add line Add the entries in line 10 for Debtor 1		10. se	\$2,000.00 +		\$2,000.00
 State all other regular contribution Include contributions from an unmare friends or relatives. Do not include any amounts already in the state of t	ied partner, members of your hou	sehold, your	dependents, your roomm		
Specify:					11. + \$0.00
12. Add the amount in the last column Write that amount on the Summary o					12. \$2,000.00 Combined monthly income
13. Do you expect an increase or deci	rease within the year after you	file this forn	1?		
Yes. Explain:					

Case 18-18457 Doc 1 Filed 06/28/18 Entered 06/28/18 17:41:10 Desc Main Document Page 31 of 72

Debtor 1Robert	Bow	ens	Case number (if					
First Name Middle Name	Last	Name	known)	_				
Official Form 106I. Additional page.								
8a.Net income from rental property and from operating a business, profession, or farm								
8a.1 Computer Technician	Debtor 1	Debtor 2						
Gross receipts (before all deductions)	\$2,000.00							
Ordinary and necessary operating expenses	-\$0.00	-						

\$2,000.00

Net monthly income from a business, profession, or

Сору

here

\$2,000.00

Official Form 106l Schedule I: Your Income page 3

Case 18-18457 Doc 1 Filed 06/28/18 Entered 06/28/18 17:41:10 Desc Main Document Page 32 of 72

		Doc	umem Page 32 or	12		
Fill in this infor	mation to identify your	case:		1		
Debtor 1	Robert		Bowens			
Dahlano	First Name	Middle Name	Last Name	Check if this is:		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended filing	g	
United States E	Bankruptcy Court for the	: Northern	District of Illinois	A supplement she expenses as of the		
Case number (If known)			(State)	MM / DD / YYYY		
Official	Form 106J			_		
	e J: Your Exp	penses				12/15
information. If (if known). Ans	_	, attach another sheet to th	are filing together, both are equ is form. On the top of any addition			umber
1. Is this a joi						
✓ No. Go	o to line 2					
Yes. D	oes Debtor 2 live in a s	separate household?				
٦ ,	No					
	→ Yes. Debtor 2 must f ■ Yes. Debtor 3 must f ■ Yes. Debtor 4 must f ■	ile Official Forms 106J-2, <i>Exp</i>	enses for Separate Household of D	ebtor 2.		
2. Do you hav	re dependents?		<u> </u>			
Do not list Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does depend with you?	ent live
	penses include	No				
than		_				
yourself an dependent		es es				
Part 2: Esti	mate Your Ongoing	Monthly Expenses				
	of a date after the banl		s you are using this form as a sup upplemental Schedule J, check t			
	-	cash government assistance it on Schedule I: Your Incom	-		Yo	ur expenses
	I or home ownership expression the ground or lot. 4.	xpenses for your residence.	Include first mortgage payments ar	nd	4.	\$600.00
If not inc	luded in line 4:					
4a. Real e	state taxes				4a	\$0.00

\$0.00

\$0.00

\$0.00

4b.

4c.

4d.

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

Case 18-18457 Doc 1 Filed 06/28/18 Entered 06/28/18 17:41:10 Desc Main Document Page 33 of 72

 Debtor 1 First Name
 Robert
 Bowens
 Case number (if known)

 Last Name
 Last Name

I il st. Naine ivilidie value Last Naine		
		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$195.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$160.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$330.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$65.00
10. Personal care products and services	10.	\$60.00
11. Medical and dental expenses	11.	\$50.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments	12.	\$350.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$40.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$0.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	10	
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you.		
Specify:	19.	\$0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property	200	00.00
20b. Real estate taxes.	20a 20b	\$0.00 \$0.00
20c. Property, homeowner's, or renter's insurance	20b	
20d. Maintenance, repair, and upkeep expenses.	20c	\$0.00
20e. Homeowner's association or condominium dues	20d	\$0.00
255. Formed & descondition of condominant dates	20e	\$0.00

Case 18-18457 Doc 1 Filed 06/28/18 Entered 06/28/18 17:41:10 Desc Main Document Page 34 of 72

Debtor 1				Bowens	Case number (if known)		
	First Na	me	Middle Name	Last Name			
21. Othe i	r. Speci	fy:				21	\$0.00
	-	our monthly expens	ses.				\$1,850.00
		es 4 through 21.					\$0.00
		ne 22 (monthly expen			\$1,850.00		
22c. A	Add line	22a and 22b. The re	esult is your monthly exp	enses.		22.	
23. Calc ı	ılate yo	our monthly net inc	ome.				
23a. (Copy lir	ne 12 (your combined	I monthly income) from S	Schedule I.		23a	\$2,000.00
23b. (Сору у	our monthly expense	s from line 22 above.			23b	\$1,850.00
23c. 9	Subtrac	t your monthly expen	ses from your monthly in	icome.			\$150.00
	The result is your monthly net income.					23c	
For e	example gage p	e, do you expect to fir	nish paying for your car k	ses within the year after your within the year or do you no dification to the terms of	ou expect your		
✓ 1	10						
	'es						
_		Explain here:					

Case 18-18457 Doc 1 Filed 06/28/18 Entered 06/28/18 17:41:10 Desc Main Document Page 35 of 72

Fill in this infor	mation to identify your	case:		
Debtor 1	Robert		Bowens	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number			. ,	
(If known)				_
Official	Form 106De	ec		

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Pai	t 1: Sign Below							
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?							
	✓ No							
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).						
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and						
×	/s/ Robert Bowens	*						
	Signature of Debtor 1	Signature of Debtor 2						
	Date 6/28/2018	Date						
	MM/DD/YYYY	MM/DD/YYYY						

Case 18-18457 Doc 1 Filed 06/28/18 Entered 06/28/18 17:41:10 Desc Main Document Page 36 of 72

Fill in t	his infor	mation to identify your c	ase:					
Debtor	1	Robert		Во	wens			
Dalata		First Name	Middle N	Name Las	st Name			
Debtor (Spouse		First Name	Middle N	Name Las	st Name	_		
United	States B	ankruptcy Court for the:	Northern	District o	f Illinois			
Case n	umber				(State)	_		
Offic	cial	Form 107						Check if this is a amended filing
-		nt of Financia	l Affairs f	or Individu	als Filing fo	or Bankru	ptcy	04/1
inform	ation. I	te and accurate as po f more space is neede own). Answer every qu	d, attach a sepa					
Part 1	Give	Details About Your	Marital Status	and Where You	Lived Before			
1. \	What is	your current marital sta	tus?					
		ried married						
2. I	During t	he last 3 years, have yo	u lived anywhere	other than where	you live now?			
	✓ No Yes	. List all of the places yo	u lived in the last	: 3 years. Do not inc	slude where you live	e now.		
	Deb	otor 1:		Dates Debtor 1 I there	ived Debtor 2:			Dates Debtor 2 lived there
					Same	as Debtor 1		Same as Debtor 1
	Nun	nber Street		From	Number S	treet		From To
	City	State	Zip Code		City	State	Zip Code	
					Same	as Debtor 1		Same as Debtor 1
	Nun	nber Street		From	Number S	treet		From
	City	State	Zip Code		City	State	Zip Code	
	nd territor No	e last 8 years, did you e ries include Arizona, Califo Make sure you fill out So	mia, Idaho, Louis	iana, Nevada, New N	Mexico, Puerto Rico,			mmunity property states

Case 18-18457 Doc 1 Filed 06/28/18 Entered 06/28/18 17:41:10 Desc Main Document Page 37 of 72

Debtor 1 Robert Bowens Case number (if known) First Name Middle Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and (before deductions and Check all that apply. exclusions) exclusions) Wages, $\overline{\mathbf{A}}$ Wages, \$12000.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$24000.00 For last calendar year: commissions, commissions, (January 1 to December 31, 2017 bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$24000.00 For the calendar year before that: commissions, commissions, (January 1 to December 31, 2016) bonuses, tips bonuses, tips YYYY Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. No Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2017 YYYY For the calendar year before that: (January 1 to December 31, 2016

Case 18-18457 Doc 1 Filed 06/28/18 Entered 06/28/18 17:41:10 Desc Main Document Page 38 of 72

Debtor 1 Robert Bowens Case number (if known) First Name Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Was this payment Dates of payment Total amount paid Amount you still owe for Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Number Street Credit card Loan repayment Citv Suppliers or State 7in Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City Suppliers or State Zip Code vendors

Other

Case 18-18457 Doc 1 Filed 06/28/18 Entered 06/28/18 17:41:10 Desc Main Document Page 39 of 72

Robert				wens	Case number	(if known)
First Name		Middle Name	Las	st Name		
siders include porations of ent, including	your relatives; a which you are a	any general partners an officer, director, ness you operate as	s; relatives of any person in control,	general partners; pa or owner of 20% o	rtnerships of which y r more of their voting	who was an insider? You are a general partner; You securities; and any managing You domestic support obligations,
No Yes. List al	I payments to	an insider.				
			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Insider's Na	me					
Number Str	eet					
City	State	Zip Code				
Insider's Na	me					
Number Str	eet					
City	State	Zip Code				
Vithin 1 year b	efore you filed	l for bankruptcy, o	did you make an	y payments or tran	sfer any property o	n account of a debt that benefited an
nclude paymen	ts on debts gua	aranteed or cosigne	ed by an insider.			
_	I payments tha	at benefited an ins	ider.			
_			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
						Include creditor's name
Insider's Na	me					
Number Str	eet					
City	State	Zip Code				
Insider's Na	me					
Number Str	eet					
City	State	Zip Code				

Case 18-18457 Doc 1 Filed 06/28/18 Entered 06/28/18 17:41:10 Desc Main Document Page 40 of 72

Debtor 1 Robert Bowens Case number (if known) First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded Citv State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Describe the property Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code

Property was attached, seized, or levied.

Case 18-18457 Doc 1 Filed 06/28/18 Entered 06/28/18 17:41:10 Desc Main Document Page 41 of 72

Debt	otor 1 Robert	Bowens	Case number (if known)	
	First Name Middle Name	Last Name		
11.	Within 90 days before you filed for bankrupto accounts or refuse to make a payment beca		ank or financial institution, set off any am	ounts from your
	No Yes. Fill in the details.			
		Describe the action the	creditor took Date action was taken	Amount
	Creditor's Name			-
	Number Street			
		Last 4 digits of account r	number: XXXX-	
	City State Zip Code	3		
12.	Within 1 year before you filed for bankruptcy, appointed receiver, a custodian, or another of		oossession of an assignee for the benefit o	f creditors, a court-
	✓ No			
	Yes			
Part	t 5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankrupto No Yes. Fill in the details for each gift. Gifts with a total value of more than \$60		Dates you	Value
	per person		gave the gifts	
	Person to Whom You Gave the Gift			<u> </u>
	Number Street			
	City State Zip Code			
	Person's relationship to you			
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code	3		
	Person's relationship to you			

Case 18-18457 Doc 1 Filed 06/28/18 Entered 06/28/18 17:41:10 Desc Main Document Page 42 of 72

Debtor 1	Robert		Bowens	Case number (if know	vn)	
		liddle Name	Last Name	<u> </u>		
. Wit	hin 2 years before you filed for be	ankruptcy, did	you give any gifts or contrib	utions with a total value	of more than \$600	to any charity?
✓	No					
	Yes. Fill in the details for each gi	ift or contribution	on.			
	Gifts or contributions to chariti	ies	Describe what you contr	ributed	Date you	Value
	that total more than \$600				contributed	
						-
	Charity's Name					
	Number Street					
	City State	Zip Code				
	-	•				
rt 6:	List Certain Losses					
Wit	hin 1 year before you filed for ba	nkruptev or sin	ce you filed for bankruptcy.	did you lose anything bed	cause of theft, fire.	other disaster, or
	nbling?	intruptoy or on.	oo you mou ioi banki aptoy,	and you look unlything bot	oudoo or thort, mo,	other disaster, or
3						
✓	No					
П	Yes. Fill in the details.					
			B		Dala of a s	V-1 (1
	Describe the property you lost a how the loss occurred	and	Describe any insurance Include the amount that in		Date of your	Value of property lost
	now the loss occurred		pending insurance claims		loss	1051
			A/B: Property.	on line 33 of <i>Schedule</i>		
			772. Troporty.			
	List Certain Payments or Tra	•				
	No					
V	Yes. Fill in the details.					
			Description and value of	any proporty	Date payment	Amount of
			transferred	any property	or transfer	payment
			transistroa		was made	paymont
	Comrad Law Firm		Allana Ia Fan 500 00			¢ 500.00
	Semrad Law Firm Person Who Was Paid		Attorney's Fee - 500.00		6/28/2018	\$500.00
	11101 S. Western Avenue Number Street					
	Number Street					
	Chicago Illinois	60643				
	City State	Zip Code				
	Only Ordin	Zip oodo				
	Email or website address					
	Person Who Made the Payment, it	f Not You				
					1	
	Person Who Was Paid					
	F6ISUII WIIIU WAS FAIU					
	Number Street					
	NUMBER OFFER					
	City State	Zip Code				
	City State	Zip Code				
	City State Email or website address	Zip Code				

Case 18-18457 Doc 1 Filed 06/28/18 Entered 06/28/18 17:41:10 Desc Main Document Page 43 of 72

ebtor 1	Robert		Bowens Ca	ase number <i>(if known)</i>		
	First Name	Middle Name	Last Name			
he	thin 1 year before you filed Ip you deal with your credi not include any payment or	tors or to make paym		alf pay or transfer a	any property to anyo	one who promised t
_	1 No					
✓	No					
	Yes. Fill in the details.					
			Description and value of any prop transferred	perty	Date A payment or transfer was made	mount of payment
	Person Who Was Paid		-			
	Number Street		-			
			-			
	City State	Zip Code	-			
	clude both outright transfers and transfers that you have alre No Yes. Fill in the details.		security (such as the granting of a securit ment.	y interest or mortgag	je on your property).	Do not include gifts
_			Description and value of property	Describe any	nroperty or	Date
			Description and value of property transferred		eived or debts paid	
	Person Who Received Tran	nsfer	-			
	Number Street		-			
	City State Person's relationship to yo	Zip Code ou				
	Person Who Received Tran	nsfer	-			
	Number Street					
	City State Person's relationship to yo	Zip Code ou				
be	thin 10 years before you fil neficiary? nese are often called asset-pro		d you transfer any property to a self-s	ettled trust or simil	lar device of which	you are a
] No					
F	Yes. Fill in the details.					
	•		Description and value of the pro	perty transferred		Date transfer was made
	Name of trust					

Case 18-18457 Doc 1 Filed 06/28/18 Entered 06/28/18 17:41:10 Desc Main Document Page 44 of 72

Debtor 1 Robert Bowens Case number (if known) First Name Middle Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance number instrument account was before closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City Zip Code State XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other Zip Code 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code State Zip Code 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? Name of Storage Facility Name Yes Number Street Number Street Citv State 7in Code

City

State

Zip Code

Case 18-18457 Doc 1 Filed 06/28/18 Entered 06/28/18 17:41:10 Desc Main Document Page 45 of 72

Debtor 1 Robert Bowens Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Nο Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code State Zip Code **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Date of Environmental law, if you know it notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code Zip Code State 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code City State Zip Code

Case 18-18457 Doc 1 Filed 06/28/18 Entered 06/28/18 17:41:10 Desc Main Document Page 46 of 72

Deb	tor 1	Robert				wens	Ca	se number <i>(i</i>	f known)	
		First Name	<u> </u>	Middle Name	Las	t Name				
26.	Hav		y in any judici	al or administi	rative procee	eding under	any environme	ntal law? Ir	nclude settlements and	orders.
		No Yes. Fill in the det	ails.							
					Court or age	ency		Nature	of the case	Status of the case
		Case title			Court Name					Pending
		Case number			NumberStree	et				On appeal
		_			City	State	Zip Code			Concluded
Part	11:	Give Details Ab	oout Your B	usiness or Co	onnections	to Any Bu	siness			
27.	Wit	hin 4 years before	you filed for b	ankruptcy, dic	d you own a l	business or	have any of the	following o	connections to any busi	ness?
				-	-		r activity, either		part-time	
		A partner in a		іну сопрапу (і	LC) or inflite	ч паршу ра	artnership (LLP)			
				naging executiv	-					
	_	_		the voting or e		iles ot a corp	poration			
		No. None of the a Yes. Check all tha				w for each b	ousiness.			
					Descr	ibe the natu	ure of the busin	ess	Employer Identificati include Social Secur	
		Business Name							EIN:	
		Number Street			— Name	of account	ant or bookkee	per	Dates business exist	ed
		City	State	Zip Code	_				FromTo _	
					Descr	ibe the natu	ure of the busin	ess	Employer Identificati include Social Secur	
		Business Name			_				EIN:	
		Number Street							Dates business exist	ed
		City	State	Zip Code	Name	of account	ant or bookkee	per	FromTo _	
					Descri	!h = 4h = ==4.			Faralassa Idaabiga shi	an annahan Da mat
					Descr	ibe the hatt	ure of the busin	ess	Employer Identificati include Social Secur	
		Business Name			_				EIN:	
		Number Street			— Name	of account	ant or bookkee	per	Dates business exist	ed
		City	State	Zip Code	_				FromTo _	

Case 18-18457 Doc 1 Filed 06/28/18 Entered 06/28/18 17:41:10 Desc Main Document Page 47 of 72

Debt	or 1	Robert		Bowens	Case number (if known)
		First Name	Middle Name	Last Name	
28.	crec	nin 2 years before you filed litors, or other parties. No Yes. Fill in the details below		give a financial statement t	o anyone about your business? Include all financial institutions,
	ш			Date issued	
				Date issueu	
		Name		MM/DD/YYYY	
		Number Street			
		Oit. Otata	7:- 0		
		City State	Zip Code		
Part	12:	Sign Below			
t	rue a	and correct. I understand th	at making a false stater fines up to \$250,000, or	nent, concealing property,	s, and I declare under penalty of perjury that the answers are or obtaining money or property by fraud in connection with ears, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		Signature of Deb			Signature of Debtor 2
		Ü			Date
		Date 6/28/2018			
[[V Y	lo les		nancial Affairs for Individual	s Filing for Bankruptcy (Official Form 107)?
	_ `		some who is not all attor	ney to neip you iiii out bank	itupicy tottins:
	✓ N	o 'es. Name of person			Attach the Bankruptcy Petition Preparer's Notice,

Case 18-18457 Doc 1 Filed 06/28/18 Entered 06/28/18 17:41:10 Desc Main Document Page 48 of 72

B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Northern Distr	ict of Illinois	
n re	Robert Bowens	3	Case No.	
_	Debtor			(If known)
			Chapter	Chapter 13
	DISCLOSURE O	F COMPENSATION	ON OF ATTORNEY F	OR DEBTOR
1.	compensation paid to me within	one year before the filing of the	tify that I am the attorney for the abo petition in bankruptcy, or agreed to plation of or in connection w ith the	be paid to me, for services
	For legal services, I have agreed t	o accept		\$4,000.00
	Prior to the filing of this statemen	nt I have received		\$500.00
	Balance Due			\$3,500.00
2	. The source of the compensation	paid to me was:		
	Debtor	Other (specify)	
3	. The source of the compensation	paid to me is:		
	✓ Debtor	Other (specify)	
4	I have not agreed to share the members and associates of r	e above-disclosed compensationy law firm.	on with any other person unless the	y are
		/ law firm. A copy of the agreen	vith a other person or persons who a nent, together with a list of the name	
5	. In return for the above-disclosed	fee, I have agreed to render leg	al service for all aspects of the bank	ruptcy case, including:
	 a. Analysis of the debtor's f bankruptcy; 	nancial situation, and rendering	g advice to the debtor in determining	g whether to file a petition in
	b. Preparation and filing of	any petition, schedules, statem	ents of affairs and plan which may b	e required;
	c. Representation of the del	otor at the meeting of creditors	and confirmation hearing, and any a	adjourned hearings thereof;
	d. Representation of the del	otor in adversary proceedings a	nd other contested bankruptcy matt	ers;
6	. By agreement with the debtor(s),	the above-disclosed fee does r	not include the following services:	
		CERTIFIC	CATION	
	certify that the foregoing is a com tor(s) in this bankruptcy proceedin		ent or arrangement for payment to n	ne for representation of the
	6/28/2018		/s/ Hilary L Jabs	
	Date	-	Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

Case 18-18457 Doc 1 Filed 06/28/18 Entered 06/28/18 17:41:10 Desc Main Document Page 49 of 72

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

Case 18-18457 Doc 1 Filed 06/28/18 Entered 06/28/18 17:41:10 Desc Main Document Page 50 of 72

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

Case 18-18457 Doc 1 Filed 06/28/18 Entered 06/28/18 17:41:10 Desc Main Document Page 51 of 72

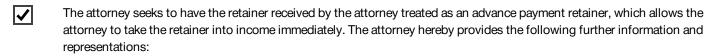
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney.* If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. *Discharge of the attorney*. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$353.23
- 3. Before signing this agreement, the attorney has received, \$500.00 toward the flat fee, leaving a balance due of \$3,500.00; and \$43.23 for expenses, leaving a balance due of \$3,853.23
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	6/28/2018	
Signed:	:	
/s/ Rob	ert Bowens	
		/s/ Hilary L Jabs
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 18-18457 Doc 1 Filed 06/28/18 Entered 06/28/18 17:41:10 Desc Main Document Page 58 of 72

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Bowens, Robert	Case No	
	Debtor(s)		
		Chapter.	Chapter13
	VERIFIC	CATION OF CREDITOR MAT	RIX
Th knowledge	•	y that the attached list of creditors is tru	ue and correct to the best of their
Date:	6/28/2018	/s/ Bowens, Rob	ert
		Bowens, Robert Signature of Debi	tor

DIVERSIFIED CONSULTANT 10550 DEERWOOD PARK BLVD JACKSONVILLE, FL, 32256

CONVERGENT OUTSOURCING 10750 HAMMERLY BLVD #200 Houston, TX, 77043

City of Chicago - Dep't of Revenue PO Box 88292 Chicago, IL, 60608

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654 Case 18-18457 Doc 1 Filed 06/28/18 Entered 06/28/18 17:41:10 Desc Main Document Page 60 of 72

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

Case 18-18457 Doc 1 Filed 06/28/18 Entered 06/28/18 17:41:10 Desc Main Document Page 61 of 72

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

Case 18-18457 Doc 1 Filed 06/28/18 Entered 06/28/18 17:41:10 Desc Main Document Page 62 of 72

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$353.23
- 3. Before signing this agreement, the attorney has received, \$500.00 toward the flat fee, leaving a balance due of \$3,500.00; and \$43.23 for expenses, leaving a balance due of \$3,853.23
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 6/28/2018		
Signed:		
/s/ Robert Bowens		
	/s/ Hilary L Jabs	
Debtor(s)	Attorney for Debtor(s)	
Do not sign if the fee amounts at top of this page		

Case 18-18457 Doc 1 Filed 06/28/18 Entered 06/28/18 17:41:10 Desc Main Document Page 65 of 72

THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28th Floor Chicago, IL 60603 (312) 913-0625

Re: Agreement Regarding Priority Treatment of The Semrad Law Firm LLC's Fees and Expenses

Dear Robert Bowens,

Thank you for choosing The Semrad Law Firm LLC (the Firm) to represent you in connection with your Chapter 13 bankruptcy case. In addition to the terms contained in the Court Approved Retention Agreement (CARA) it is our policy to confirm in writing how and when the Firm's fees and expenses will be paid. If there are any terms contained in this document that are in conflict with CARA, those terms are void.

Aside from any initial retainer that you pay the Firm, you will be required to pay the Firm's fees and expenses through the Chapter 13 plan after it is approved by the Bankruptcy Court. Each month, you will pay the Trustee the amount stated in your Chapter 13 plan. The Trustee will then disburse that money out according to the provisions of your plan to the Firm and other creditors.

The model Chapter 13 plan gives fourth priority to attorneys' fees, after the Trustee's fees, current mortgage payments, and payments to secured creditors listed in Section 3.1, 3.2, or 3.3 (for example, payments due to lenders on a loan to purchase a car, furniture, appliance or other item of personal property). The Firm intends to alter this priority scheme by modifying the model Chapter 13 plan to provide for payment of the Firm's attorney's fees and costs before any payments are made to your other creditors. That means that the money you send to the Trustee each month will first be paid to the Firm and not to pay the claims of your other creditors until the Firm's fees and expenses are paid in full. Such claims of other creditors include your car note, other financed personal property, parking tickets, taxes, and any claims of other creditors that may be included in your plan.

Aside from the Firm's commitment to perform any and all work reasonably necessary to represent you in this bankruptcy case without requiring you to pay a substantial amount of the fees and expenses up front, there is no benefit to you from this priority treatment of the Firm's fees and expenses. Furthermore, this arrangement presents certain risks. In the event that your case is dismissed before completion of the plan or if you decide to convert your case to a case under Chapter 7, it is likely that the Firm's attorneys' fees will have been paid while little of your other debts are paid.

In addition, there is the possibility that a creditor or the Trustee may object to the Firm being paid under this altered priority arrangement. In the event of such an objection, the Firm may

THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28th Floor Chicago, IL 60603 (312) 913-0625

lower that amount that the Firm will receive each month and increase the monthly payment to such creditor in order to resolve the objection. However, creditors may seek to recover additional attorneys' fees as a result of any such objection and you may be required to pay the creditors' additional attorneys' fees over time through the Chapter 13 Plan.

A Chapter 13 plan will be filed on your behalf to repay your creditors. Your Chapter 13 plan payment will be \$150.00 at the time of filing. This monthly Chapter 13 plan payment can be subject to change during your case. Included within this monthly plan payment is the Firm's compensation for representing you during the Chapter 13. You will be paying the Firm an attorney fee of \$4,000.00, with an initial down payment of \$500.00.

Within the Chapter 13 plan payment, you will be paying back your creditors and the Firm's attorney fees:

- 1. The trustee will be paid an estimated 6% of the plan payment.
- 2. The Firm's fees will be paid at approximately \$141.00/mo.
- 3. General Unsecured Creditors will be paid 10% pro-rata after all other creditors.

If you do not wish to pay the Firm's attorneys' fees and expenses ahead of your creditors as set forth above, you have the following options:

- A. You can elect to pay the Firm an upfront retainer of \$1,500 prior to filing your case and elect for the plan to pay your car note (and/or other claims secured by personal property) and mortgage arrears in equal set monthly payments along with the Firm's fees and expenses; or
- B. You can seek representation by another firm under a different payment arrangement.

Please carefully review this letter. If the terms are not consistent with your understanding of our engagement in any respect or if you have any questions concerning the same, please notify us promptly. You can also seek advice from other counsel regarding your rights under this arrangement. Firm policy and a prior court order require that we receive confirmation of your acceptance of these terms in the form of your signature at the bottom of this letter. Please return the signed copy to the Firm as soon as possible.

Very Truly Yours,

THE SEMRAD LAW FIRM LLC

Case 18-18457 Doc 1 Filed 06/28/18 Entered 06/28/18 17:41:10 Desc Main Document Page 67 of 72

THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28th Floor Chicago, IL 60603 (312) 913-0625

One of its Attorneys

Accepted:

Date: 06/28/2018

Case 18-18457 Doc 1 Filed 06/28/18 Entered 06/28/18 17:41:10 Desc Main Document Page 68 of 72

Debtor 1 Robert First Name		Bowens Case	number (if known)	
Part 6: Answer These Que	estions for Reporting Purposes			
16. What kind of debts do you have?	No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily	I primarily for a personal, fam business debts? Business of the operation	nily, or household pu debts are debts that peration of the busin	you incurred to obtain ess or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that	apter 7. Go to line 18. r 7. Do you estimate that after a funds will be available to distribu	ny exempt property is ute to unsecured cred	excluded and administrative itors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000		25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?		\$1,000,001-\$10 r \$10,000,001-\$50 \$50,000,001-\$10 \$100,000,001-\$5	million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
²⁰ · How much do you estimate your liabilities to be?		\$1,000,001-\$10 r \$10,000,001-\$50 \$50,000,001-\$10 \$100,000,001-\$5	million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
For you	of title 11, United States Code under Chapter 7. If no attorney represents me arout this document, I have obta I request relief in accordance w I understand making a false staconnection with a bankruptcy both. 18 U.S.C. §§ 152, 1341, /s/ Robert Bowens Signature of Debtor 1	hapter 7, I am aware that I ma I understand the relief availand I did not pay or agree to pa ined and read the notice requirith the chapter of title 11, Ur atement, concealing property case can result in fines up to 1519, and 3571	ay proceed, if eligible able under each chap ay someone who is ruired by 11 U.S.C. § nited States Code, so, or obtaining mone \$250,000, or impris	e, under Chapter 7, 11,12, or 13 pter, and I choose to proceed not an attorney to help me fill 342(b). pecified in this petition. y or property by fraud in sonment for up to 20 years, or
	Executed on 6/28/2018	D/YYYY	Executed on	MM / DD / YYYY

Case 18-18457 Doc 1 Filed 06/28/18 Entered 06/28/18 17:41:10 Desc Main Document Page 69 of 72

Fill in this infor	mation to identify your c	ase:	在中国中国的	
Debtor 1	Robert		Bowens	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number (If known)			(State)	

Official Form 106Dec

	Check	if	this	is	an
_	amend				

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Part 1: Sign Below	
Did you pay or agree to pay someone who is NOT	an attorney to help you fill out bankruptcy forms?
☑ No	
Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read that they are true and correct.	d the summary and schedules filed with this declaration and
★ /s/ Robert Bowens RM . JS	eu *
Signature of Debtor 1	Signature of Debtor 2
Date 6/28/2018 MM/DD/YYYY	Date

Case 18-18457 Doc 1 Filed 06/28/18 Entered 06/28/18 17:41:10 Desc Main Document Page 70 of 72

Debtor 1			Bowens	Case number (if known)
en ann ann an Aireann ann an Airean	First Name	Middle Name	Last Name	
	editors, or other part No	ies.	ou give a financial stater	nent to anyone about your business? Include all financial institutions,
	Yes. Fill in the deta	ils below.		
			Date issued	
	Name		MM/DD/YYYY	_
	Number Street		_	
			_	
	City	State Zip Code		
Part 12:	Sign Below			
а ра	Y	obert Bowens	, or imprisonment for up	to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		re of Debtor 1		Signature of Debtor 2
				Date
	Date 6/	28/2018		
Did	vou attach additiona	I pages to Vour Statement	of Einanaial Affaira for Ind	ividuals Filing for Bankruptcy (Official Form 107)?
Dia ;	you attaon additiona	i pages to Tour Statement (n i mancial Analis loi-inu	widuals Fitting for Bankruptcy (Official Form 107):
$\overline{\mathbf{A}}$	No			
	Yes			
Did	you pay or agree to p	oay someone who is not an a	attorney to help you fill ou	ut bankruptcy forms?
V	No			
П	Yes. Name of person	100 000		Attach the Bankruptcy Petition Preparer's Notice,
				Declaration, and Signature (Official Form 119).

Case 18-18457 Doc 1 Filed 06/28/18 Entered 06/28/18 17:41:10 Desc Main Document Page 71 of 72

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Bowens, Robert Debtor(s)	Case No	
		Chapter.	Chapter13
	VERIFIC	ATION OF CREDITOR MA	TRIX
T knowledge	he above named Debtors hereby verify e.	that the attached list of creditors is t	rue and correct to the best of their
Date:	6/28/2018	/s/ Bowens, Ro Bowens, Robe <i>Signature of De</i>	rt T
		og.u.a.os.os	
			v
-45- mraw <u>r</u> a-18			

Case 18-18457 Doc 1 Filed 06/28/18 Entered 06/28/18 17:41:10 Desc Main Document Page 72 of 72

Debt	or 1 Robert First Name	Middle Name	Bowens Last Name	Case number (if known)	
16.	Calculate the media	n family income that applies to y	ou. Follow these step	OS:	Berlin 1981
	16a. Fill in the state in	which you live.	Illinois		
	16b. Fill in the number	of people in your household.	1	-	
		family income for your state and si	ze of		\$52,410.00
	household using the link spe	ecified in the separate instructions for		nd a list of applicable median income amounts, go online may also be available at the bankruptcy clerk's office.	
17.	How do the lines con	(19) (19)		, , , , , , , , , , , , , , , , , , , ,	
				is form, check box 1, <i>Disposable income is not determined tion of Disposable Income</i> (Official Form 122C-2).	
	U.S.C. § 132		Calculation of Dispo	neck box 2, Disposable income is determined under 11 osable Income (Official Form 122C-2). On line 39 of that	
Part	3: Calculate Your	Commitment Period Under	11 U.S.C. §1325(b)(4)	
18.	Copy your total avera	age monthly income from line 11			\$2,000.00
19.				e is not filing with you, and you contend that calculating the f your spouse's income, copy the amount from line 13.	
	19a. If the marital adju	stment does not apply, fill in 0 on	ine 19a.		-\$0.00
	19b. Subtract line 19	a from line 18.			\$2,000.00
20.	Calculate your curre	nt monthly income for the year.	Follow these steps:		
	20a. Copy line 19b.				\$2,000.00
-	Multiply by 12 (th	ne number of months in a year).		Table 1 In the second of the s	x 12
	20b. The result is your	current monthly income for the ye	ar for this part of the	form.	\$24,000.00
	20c. Copy the median	family income for your state and s	ize of household fron	n line 16c.	\$52,410.00
21.	How do the lines con	npare?			
		an line 20c. Unless otherwise ordered is 3 years. Go to Part 4.	red by the court, on t	the top of page 1 of this form, check box 3, The	
		than or equal to line 20c. Unless of out period is 5 years. Go to Part 4.	herwise ordered by the	ne court, on the top of page 1 of this form, check box	and the second s
Part					
50 mm	By signing here, I	declare under penalty of perjury that	at the information on	this statement and in any attachments is true and correct.	
	✗ /s/ Robert	Bowens Rolul Bou	wa.	×	
	Signature of D	Debtor 1		Signature of Debtor 2	
	Date 6/28/2 MM/DI			Date MM/DD/YYYY	
		a, do NOT fill out or file Form 1220 b, fill out Form 122C-2 and file it v		e 39 of that form, copy your current monthly income from lin	e 14